

**Information to identify the case:**

Debtor 1	<b>Victor R. Seda</b>	Social Security number or ITIN	xxx-xx-7956
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-29581-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor R. Seda

12/10/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Victor R. Seda  
Debtor(s)

Case No. 15-29581-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 10, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db	+ Victor R. Seda, 502 James Street, New Milford, NJ 07646-1024
515799079	+ AMERIFINANCIAL SOLUTIO, PO BOX 602570, CHARLOTTE, NC 28260-2570
515799076	American Home Mtg Srv/Homeward Residenta, AHMSI / ATTENTION: BANKRUPTCY, PO BOX 631730-1730, IRVING, TX 75063
515799093	+ EMERGE/FNBO, PO BOX 105555, ATLANTA, GA 30348-5555
515799094	+ First National Bank, ATTENTION:FNN LEGAL DEPT, 1620 DODGE ST. STOP CODE: 3290, OMAHA, NE 68197-0003
515855013	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
515799096	+ Midland Mortgage Company/Mid First Bank, ATTENTION: BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
515806999	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
515799102	+ Sandy Seda, 502 James Street, New Milford, NJ 07646-1024
515799110	+ US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
515853754	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2020 22:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2020 22:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515799077	EDI: HNDACOM	Dec 11 2020 02:03:00	American Honda Finance, PO BOX 168088, IRVING, TX 75016
515799075	+ EDI: BECKLEE.COM	Dec 11 2020 02:03:00	American Express, PO BOX 3001, 16 GENERAL WARREN BLVD, MALVERN, PA 19355-1245
515799082	EDI: BANKAMER.COM	Dec 11 2020 02:03:00	BK OF AMER, PO BOX 982235, EL PASO, TX 79998
515799080	+ EDI: TSYS2.COM	Dec 11 2020 02:03:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, P.O. BOX 8801, WILMINGTON, DE 19899-8801
515799084	+ EDI: CAPITALONE.COM	Dec 11 2020 02:03:00	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
515799086	+ EDI: CITICORP.COM	Dec 11 2020 02:03:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
515799087	EDI: CITICORP.COM	Dec 11 2020 02:03:00	Citibank Sd, Na, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 20363, KANSAS CITY, MO 64195
515799109	EDI: CITICORP.COM	Dec 11 2020 02:03:00	Texaco / Citibank, CITICORP CREDIT SERVICES/ATTN: CENTRALIZ, PO BOX 20507, KANSAS CITY, MO 64195

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515839212	+ EDI: WFNNB.COM	Dec 11 2020 02:03:00	COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515799083	+ EDI: CAPITALONE.COM	Dec 11 2020 02:03:00	Capital One, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
515839298	EDI: CAPITALONE.COM	Dec 11 2020 02:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515993209	+ Email/Text: bncmail@w-legal.com	Dec 10 2020 22:23:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515799088	Email/PDF: DellBKNotifications@resurgent.com	Dec 10 2020 23:50:25	Dell Financial Services, DELL FINANCIAL SERVICES ATTN: BANKRUPTCY, PO BOX 81577, AUSTIN, TX 78708
515799089	+ EDI: DISCOVER.COM	Dec 11 2020 02:03:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
515799092	+ EDI: DISCOVERPL	Dec 11 2020 02:03:00	DISCOVER PERSONAL LOAN, ATTENTION: BANKRUPTCY, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
515809107	EDI: DISCOVER.COM	Dec 11 2020 02:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515799095	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	Gemb/walmart, ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104
515799097	+ EDI: NAVIENTFKASMSERV.COM	Dec 11 2020 02:03:00	NAVIENT, PO BOX 9655, WILKES BARRE, PA 18773-9655
515866432	EDI: PRA.COM	Dec 11 2020 02:03:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515799098	+ EDI: WFFC.COM	Dec 11 2020 02:03:00	RYMR&FLNIGN, PO BOX 94498, LAS VEGAS, NV 89193-4498
515799099	+ Email/Text: bankruptcy@savit.com	Dec 10 2020 22:24:00	SA-VIT ENTERPRISES, 46 W FERRIS ST, EAST BRUNSWICK, NJ 08816-2159
515799101	+ EDI: CITICORP.COM	Dec 11 2020 02:03:00	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
515799103	EDI: AGFINANCE.COM	Dec 11 2020 02:03:00	SPRINGLEAF FINANCIAL S, PO BOX 969, EVANSVILLE, IN 47706
515799104	EDI: AGFINANCE.COM	Dec 11 2020 02:03:00	Springleaf Financial Services, ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 3251, EVANSVILLE, IN 47731
515799105	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	SYNCB/SLEEPYS, C/O PO BOX 965036, ORLANDO, FL 32896-0001
518133923	+ Email/Text: bncmail@w-legal.com	Dec 10 2020 22:23:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518133924	+ Email/Text: bncmail@w-legal.com	Dec 10 2020 22:23:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
515799106	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	Synchrony Bank/Amazon, ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104
515799107	+ EDI: RMSC.COM	Dec 11 2020 02:03:00	Synchrony Bank/Lowes, ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 103104, ROSWELL, GA 30076-9104
515799111	+ EDI: BLUESTEM		

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		Dec 11 2020 02:03:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820
515978159	EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515954026	EDI: ECAST.COM	Dec 11 2020 02:03:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515799078	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, PO BOX 168088, IRVING, TX 75016
515799081	*+	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, P.O. BOX 8801, WILMINGTON, DE 19899-8801
515799085	*+	Capital One, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
515799090	*+	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
515799091	*+	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
515799100	*+	SA-VIT ENTERPRISES, 46 W FERRIS ST, EAST BRUNSWICK, NJ 08816-2159
515799108	*+	Synchrony Bank/Lowes, ATTENTION: BANKRUPTCY DEPARTMENT, PO BOX 103104, ROSWELL, GA 30076-9104
516870887	*	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Victor R. Seda ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 3